

Community-based organisations on Lake Victoria: a lesson from the Tweyambe Fishing Enterprise in Muleba District, Kagera Region, Tanzania¹

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Abstract This paper is aimed at government, non-governmental organisations, intergovernmental organisations and the general public as they work toward the development of their individual strategies and action plans. It has been recognised that community-based organisations have a particular relevance to the pursuit of sustainable resource management and may well contribute to the foundations of self-sustenance. Women on Lake Victoria, Tanzania presently face great challenges within the fishery. These include the lack of capital, interference by men, theft of fishing gear, time constraints and socio-cultural problems. In recent years, the fish trading and marketing sectors of the fishery, which have traditionally been dominated by women, have seen large incursions by male entrepreneurs. This move has endangered the role of women within the fishery.

This paper focuses on the Tweyambe Fishing Enterprise (TFE), a well-known women's group based in Kasheno Village in the Muleba District of Kagera Region in northwestern Tanzania. This village is dominated by inhabitants from the Haya ethnic group who make up some 95% of the population of Kagera Region. The TFE has a series of initiatives aimed towards ecologically sound self-development.

Introduction

Lake Victoria is the second largest fresh water lake in the world with a surface area of 68,800sq km. It is shared between three countries, Tanzania (51%), Uganda (43%) and Kenya (6%). The lake has a catchment area of 258,700 km² and a mean depth of 40m. The lake shoreline is approximately 3450 km long, of which 50% (1,750 km) is in Tanzania, 33% (1,150 km) is in Uganda and 17% (550 km) is in Kenya (Kudhongania *et al.*, 1974; Ligetvoet *et al.*, 1990). The lake accounts for an estimated 60% of Tanzanian inland fish production. Fish and fisheries products from Lake Victoria are a significant source of food to the country, yielding some 122,000 tonnes in 1995 (Fisheries Division, Dar es Salaam). It also contributes to the country's foreign exchange coffers, generating about 60 million US dollars in 1997 (Maembe, 1998). In addition, it provides income and employment to over 32,000 full-time fishers and an estimated 500,000 people are employed formally and informally in fisheries-related activities (Maembe, 1998). The lake is also an important source of water for domestic, industrial and agricultural uses. It is also an important transport corridor between the major towns of the three lakeside administrative regions of Mwanza, Mara and Kagera, as well as between lakeside villages and its numerous islands.

The Kagera Region

Kagera Region, in which this study is based, is located northwest of Tanzania and shares borders with Uganda in the North, Rwanda and Burundi in the west, and the administrative regions of Kigoma, Shinyanga and Mwanza in the southwest. The region covers 39,265 km² of which 28,500 km² is land. The region is isolated from the rest of the country by poor transportation and communication networks of roads, water and air.

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Kagera is sub-divided into six administrative districts: Bukoba Rural, Bukoba Urban, Muleba, Biharamulo, Karagwe and Ngara. The total population of the region is estimated to be 1.6 million people (KRA, 1997).

The livelihood of over 90% of Kagera's population is derived from agriculture and fishing (KRA, 1997). In 1992, the region benefited from the Kagera Fisheries Development Programme (KFDP), which was meant to improve the income of artisanal fishers/farmers along the Kagera coastline and its offshore islands. Credit arrangements, training, marketing and processing were amongst the activities it funded. Prior to the arrival of the KFDP, the fisheries sector was not generally given priority as a major economic activity (Mngulwi and Chuma, 1998). With the Nile perch population boom in the 1980's, however, the region's fisheries have attracted tremendous investment and have become one of Kagera's most important economic activities. Muleba District's fisheries earnings in 1997, for example, amounted to Tshs. 18 million (US\$ 22,500²: Muleba Development Director's Office). Many agents from the industrial fish processing factories and their fishing camps have now moved to Kagera's fishing grounds and, hence, generate revenue for local government and the region's inhabitants.

The general status of women in the Kagera Region

Women comprise 51% of Kagera's population and contribute 70% of all the labour input to farming which is the region's dominant economic activity (KRA, 1997). A woman's average working day lasts 10 hours, while a man's lasts 8 hours³. Despite this, women's contribution to economic and social change continues to be inadequately recognised and greatly undervalued. Because men play a dominant role in Kagera's culture, women assume an inferior position in the region's society, customs, taboos and its sexual division of labour.

Ten years ago, there were only 2,160 women-participating in income-earning activities in Kagera (Kagera Regional Annual Budget, 1997/98). 60% of these derived incomes from social services and the treatment of illness, while 15% derived incomes from revolving credit scheme. An additional 25% generated incomes through commercial activities (Kagera Regional Annual Budget, 1997/98). No programme for the development of these groups has been earmarked Kagera's planning budget (Kagera Regional Annual Budget, 1997/98).

Women's groups are a dynamic part of Kagera's economy, particularly within Kagera's fishing and farming sectors. Many of the women's groups formed within these sectors were originally formed as mutual assistance groups, often with social welfare goals. Many of these have now branched out into income-generating activities. As such, some of these groups have attracted assistance from governmental institutions and donor agencies. Most of these projects, however, are generally small and under-funded and have remained largely marginal to the mainstream national economy.

The Kagera Fisheries Project (KFP) and the Kagera Rural Integrated Development Projects (KRIDP)

The Kagera Fisheries Project (KFP) was implemented between 1992-1994. It was seen as a pilot phase whereby fully-fledged development phases were to follow. It was financed by the United Nations Development Programme (UNDP) and the Government of Tanzania, and executed by Food and Agricultural Organisation (FAO). After two years of implementation, the project was setback by financing (Source: Regional Fisheries Officer), because UNDP could not proceed with the development phase as anticipated. The Government managed to convince the Netherlands Government to proceed with the program under the District Rural Integrated Development Programme. This project started in 1994 and assimilated, amongst others, fisheries activities that were planned in the first project (KFP). The two projects have been fostering and encouraging most of the fishing groups along the coastline of Kagera. Various activities such as credit schemes, enhancing fishing community development and training programs are among the forms of assistance to some fisheries-related groups.

² The exchange rate during the study was 1 US\$ = Tshs. 800.00

³ Justine Jovita, TFE Chairperson. Interview, 16-12-99, Ruhanga.

Soft loans were given to women from the Women's Credit Revolving Fund (WCRF). This fund was meant to enable women to get access to capital for their fisheries-related activities, such as fresh fish trading and fish processing. Other activities included selling food and drinks on the islands and beaches (such food vendors are known as '*mama ntilie*'), teashops and shops. Those with collateral were given loans through the Cooperative Rural Development Bank. The majority of those who received loans from this source were men. Loans came in the form of cash, fishing gear, outboard engines, spare parts, fish processing facilities (such as '*chorkor*' ovens) and other fisheries-related equipment.

For those who had no collateral, grants, ranging from Tshs 15,000 – 50,000 (US\$ 19 - 63) were given to those who had no collateral, from the Women's Fishery Revolving Funds. 81 women in Kagera benefited from these grants, along with a single man who apparently qualified because he was a single parent whose wife had died of AIDS. Another source of funds was the Fisheries Credit Revolving Fund (FCRF), which 402 male fishers benefited from, and just eight women (Mngulwi and Chuma, 1998). The following tables summarise how the loans (in form of assets) were disbursed to fishers in the coastal area of Kagera.

Loan	Males	Females	Total
Outboard engines	66 (92%)	6 (8%)	72
Boats sold to fishers	10 (63%)	6 (37%)	16

Table 1: Disbursement of loans in form of assets to fishers along the Coastal of Kagera. (Source: Mngulwi and Chuma, 1998).

Loan	Total
Males	402 (98%)
Females	8 (2.0%)
Total	410 (100%)

Table 2: Disbursement of Cash loan (with collateral) through CRDB (Source: Mngulwi and Chuma, 1998).

As Tables 1 and 2 show, within the disbursement of loans from these sources, there is a clear imbalance between male and female recipients. In a focus group interview with a group of women from Ruhanga, a number of reasons were obtained for why women had been unsuccessful in obtaining loans and revolving credit funds. These included the fact that women typically lack collateral; men interfering with their wives' attempts to apply for these funds; and the ability of men to more aggressively pursue these loans. Others were the lack of knowledge on how to apply for the loans, men bribing loan officials, new men invading the fish business and lowering the chances of women to successfully apply for the loans. At times, some couples quarrelled over the loans, and some women even divorced over their refusal to surrender their loans to their husbands. Some women were unable to fully reimburse their loans after the funds were mismanaged or abused by their husbands.

Group formation and struggle for economic independence in the Kagera Region

The Kagera Region has more women's fishing groups than any other region on the Tanzanian sector of Lake Victoria. The Community Development Officer from Muleba and the Tweyambe Fishing Enterprise (TFE) suggested several reasons for why this might be. They suggested that over the course of the year, there are many social functions within the Haya community that enable women to assemble and share ideas and thoughts. These include weddings, visits to friends, burials and visits to goddaughters. Many of these activities necessitate the contribution of funds for one purpose or another. Because responsibility for attending these funds lies mainly with women, they form groups as they try to spread this responsibility between themselves, as well as to make their search for funds more effective.

The Kagera Co-operative Officer also suggested that a number of historical problems that have all contributed to a prevailing sense of Kagera having to resolve its problems by itself.

The include the Tanzanian invasion of Uganda in 1978, the collapse of the East African Community in 1977, and the increasing isolation of Kagera because of the inadequate transport facilities serving the region. The AIDS epidemic was also mentioned and that Kagera is one of the most critically affected regions in Tanzania. The civil wars in neighbouring Rwanda and Burundi have also contributed to the burden of Kagera's problems, which resulted in a tremendous increase in the number of orphans and displaced people within the region, as well as affecting its security. The sinking of the ferry, M.V Bukoba, in 1995, with the death of some 500 people, affected many families in this region, as did the grenade attacks on Tumaini primary school in 1997. Flooding and other unpredictable events have all, in one way or another, had an impact on the social and economic well being of Kagera⁴. In this way, Kagera's inhabitants have sought to find ways to solving their common problems. The formation of groups has been one way in which Kagera's women have sought to solve their multiple burdens.

The socio-economic conditions that women face in Kagera, however, do not make the task of group formation easy. The problems they say they face include the lack of capital, lack of confidence, multiple household roles, and the lack of knowledge and education. Other problems mentioned were the adoption and acceptance of 'bad' cultural beliefs and minimal chances to acquire loans. Despite these problems, however, women interviewed for this paper also identified positive factors, which contributed to the success of their group-forming activities. Central to their success was the trust they shared, a characteristic they did not feel that men's groups could muster. Following the launch of the FAO/UNDP Kagera Fisheries Project, many men formed groups in the hope of qualifying for funding. When the project ended, however, these groups collapsed, although women's groups endured. As one respondent⁵ put it, "men speculate where to get money. If it is not available, they cannot stand together".

Most groups in Kagera are at different stages of development, mobilisation and registration. Table 3 details some of the fishing groups and associations established per district in the Kagera region between 1993 and 1997. There are a total of 42 groups, of which most are women's.

Common problems in Ruhanga village and the essence of the Tweyambe Fishing Enterprise

The Tweyambe Fishing Enterprise (TFE) is to be found in Kasheno village in Ruhanga sub-village (a '*kitongoji*')⁶, in the Muleba District of the Kagera Region. The village is located at the base of a steep hill falling away to the lakeshore. The road to the sub-village is steep-sloped and descends down a valley towards the village. The area is wet as a result of numerous streams in the vicinity, which flow throughout the year. Landslides in Ruhanga, therefore, are a frequent occurrence. As a result, Ruhanga is not well served by transport facilities, a long-standing complaint of its inhabitants.

The Tweyambe Fishing Enterprise (TFE) started with 14 members in 1992 as a self-help group for women in Ruhanga. Women here spend much of their time on farms located up on the slope behind the village. The road is the only way that these plots can be reached, and is very hard for pregnant women and sick people to climb. In addition, Ruhanga had no school, hospital nor shops.

The burden of these deficiencies fell on the shoulders of Ruhanga's women. They thought that if they could acquire some kind of transport, like a min-bus, it would solve one of the community's biggest problems for it would enable them to reach the top of the hill easily. The major question they faced, therefore, was how to raise the capital to buy the vehicle? How would they mobilise the funds? Who would seize the initiative to seek these funds? Would they be able to maintain the funds?

⁴ Thadeus Buberwa, Senior Co-operative officer for the Kagera Region. Interview, 15-12-99.

⁵ Claudia Gabone, former Treasurer, now Secretary, to the TFE. Interview, 16-12-99.

⁶ A '*kitongoji*' normally comprises 150-200 families.

District	Name of the group	Male	Female
Biharamulo	Tegemeo Women's Group, Chisakilane Women's Group, Tupendane Women's Group, Mwanamsekwa Women's Group, Yego Fishing Group (men), Kujitegemea Women's Group, Shabaha Men's Group, Umoja Men's Group, Santa Maria Women's Group, Tependane Women's Group, Bukamira Women's Group, Mototo Fishing Group, Shabaha Women's Group.	4	9
Muleba	Tweyambe Fishing Enterprise Women's Group, Bweyambilo Women's Group, Kimawaka Women's Group, Jipe Moyo Women's Group, Yote ya Mungu Women's Group, Kaza Moyo Women's Group, Lunyanja Women's Group, Bora Imani Women's Group, Nyarugusu Women's Group, Kashenye Women's Group, Chawakaki Women's Group, Kiwake Women's Group, Aminifu Fishing Women's Group, Tujiendeleze Women's Group	0	14
Bukoba Rural	Biroro Cooperative Society (Men's Group), Kishagati Women's Group, Kabuara Fish Cooperative Society (men)	2	1
Bukoba Urban	Tujitegemee Women's Group, Ujirani Mwema Men's Group, Rwamishenye Women's Group, Kashagati Women's Group, Vijana Kazi Group, Vijana Kazi Investment, Bukoba Town Men's Group, Bukoba Town Women's Group, Kashule Men's Group, Kambarage Men's Group, Musira Women's Group, Customs Men's Group,	7	5
Total		13 (31%)	29 (69%)

Table 3: Fisheries-related groups in Kagera fishing and farming communities (Source: Kagera Regional Fisheries Office, 1999)

It was in this way that this nascent group of women came to form the Tweyambe Fishing Enterprise. In their deliberations on how to obtain a vehicle, they established a series of objectives for their newly formed group:

- To pull together women's efforts in economic activities and day-to-day activities.
- To upgrade the household dietary status and socio-economic conditions of the Ruhanga community by investing in fishing activities.
- To protect all women's rights.
- To help each other in various matters.
- To solve the road transportation problem in their community.

The group also agreed upon a number of group membership conditions:

- 14 people should be the maximum membership of their group.
- Members had to be women who had married and were settled in Ruhanga so as to avoid migration, which might affect the group's efficiency.
- Members had to be mature and trustworthy.

In addition, the group has an old woman who is an in-law to one of the members. This woman is there to provide guidance whenever members do not agree or whenever any misunderstanding arises.

In February 1993, the group managed to collect US\$ 82 via the group's revolving credit scheme, as well as weekly membership fees of US\$ 0.4 per woman. The group also sold bananas, groundnuts, handicrafts and grass for roofing and home 'carpeting'.⁷ From the money raised, the TFE invested in smoked and fried fish processing, bought 6 nets for US\$ 60 and hired a boat for US\$ 19 per month.

⁷ Haya communities cover their floors with grass, which they will normally change every two weeks.

Towards the end of 1993 the group obtained a grant of US\$ 188 from SWISSAID. With this money, the group bought 22 gillnets and a fishing boat. The SWISSAID representatives in Kagera were so impressed by the group's good records of finances and expenditure that they provided another grant of Tshs. 1,500,000/- (US\$ 1,875) in 1994. This enabled the TFE to buy 54 gillnets and two fishing canoes, bringing their total investment in the fishery to 82 gillnets and 3 fishing canoes. Fishing was carried out from Ruhanga Beach and other nearby beaches. The group hired crewmembers to fish, while group members sold the fish on a rotational basis.

In 1995, the group managed to generate a profit of Tshs. 1,127,000/- (US\$ 1,409). Out of this, Tshs. 987,000/- (US\$ 1,234) was re-invested in fishing activities and Tshs. 140,000/- (US\$ 175) was distributed to group member groups as bonuses. In the same year, the group considered ways of relieving their workload, given its exponential increase. Hence, the TFE started a nursery school for their children. One group member provided a room in her business building for the nursery children. Because the group recognised the importance of educating their children, they hired a teacher for Tshs. 5,000/- (\$6.25) per month, and who teaches for 4 hours a day. An additional reason for hiring a teacher was that the women realised that their children were starting school later than other children of a similar age, because Ruhanga had no school of its own. Children were then forced to walk a long distance to the neighbouring village where there was a school. While at nursery, the children are also provided with porridge and tea. School fees for members are Tshs. 200/- (\$0.25) per month while non-members pay Tshs. 250/- (\$0.31).

In 1996, the group decided to invest in the fishery for '*dagaa*', a small, sardine-like pelagic, whose commercial importance is growing in Tanzania. Dagaa fishing occurs on moonless nights, and floating pressure lamps are used to attract the fish. The TFE invested Tshs. 1,300,000/- (US\$ 1,625) from their profits, and bought two *dagaa* seines, eight pressure lamps and a fishing canoe for some Tshs. 312,000/- (US\$ 390). Tshs. 675,000/- (US\$ 844) was then used to buy an additional 30 *dagaa* nets and another fishing canoe. The remaining money was spent on operational costs and other accessories.

Towards the end of 1997 the group made an application for a loan from the Kagera Fisheries Project with a view to buying a vehicle to solve their transport problems. The Fisheries Department staff, however, processed the loan, rejected their justification, arguing that running and maintenance costs for the vehicle would be high in view of the bad roads in the area. They suggested that the group instead consider developing alternative transport solutions, in particular, water transport. The TFE agreed, and obtained a loan of Tshs. 3,580,000/- (US\$ 4,475), with which they were able to buy a 25 horsepower outboard engine and a transport boat.

This investment has yielded dividends. Income from fish sales between the 9th of June 1998 and the 29th of September 1999 was Tshs. 2,309,600/- (US\$ 2,887), while expenditures amounted to Tshs. 1,559,600/- (US\$ 1,950), leaving the group with a clear profit of Tshs. 759,000/- (US\$ 949: Twayembe Financial Report, October 1999). The group admitted that this income reflects a period when catches tend to be low, unlike during the high catch periods of April and May.

The group's investments did not end there. In 1999 they set about diversifying their economic activities and purchased a 2.5-acre plot of land from the Ruhanga Village Government for Tshs. 140,000/- (US\$ 175). They asked for a plot of land well up-hill from the village in an attempt to minimise the risk of erosion. On the plot, they planted 2,000 tree seedlings of various varieties, which, when mature, they will be able to sell as timber and firewood.

The TFE is also concerned about the planning of their environment on infrastructure developments. In 1998, the group donated Tshs. 200,000/- (US\$ 250) to the village government to foster road maintenance following severe road damage after the destructive *El-Nino* rains. Their concern for environmental rehabilitation cannot be over-emphasised. Finally the group had choirs as one of the social activities. This enabled them to entertain official guests and political leaders, hence gaining more confidence and encouragement.

Group problems and the coping strategies

Gear theft

The Tweyambe Fishing Enterprise is acutely aware of the problems of gear theft on Lake Victoria, and has taken measures to try and ensure that they are not affected. One such measure was to employ only their sons as crew members, an idea that they had obtained from another women's fishing enterprise. Despite such precautions, 1997's profits were lost when 45 of the group's gillnets, valued at Tshs. 1,350,000/- (US\$ 1,688), were stolen. These nets had targeted Nile perch, the group's most profitable fish. This set back was very demoralising from the TFE. When you have land, the group explained, then you really do own it, and have rights to do what you like upon it. This is not like on the lake, which everybody owns, and where there is little respect for private property. The impact of this theft still smarts, and the group is very suspicious of fishers from outside the community who they believe to be responsible. Indeed, when the research team visited Ruhanga in December 1999, immediately after the EU ban of Nile perch exports had been lifted, unknown fishers believed to be from the islands were observed to be firing guns and stealing nets from the water. This 'frenzy' of net stealing was said to have started the night before.

The Ruhanga community has sought to solve the matter, and invited one of the leaders of the TFE to write a letter on the community's behalf to the District Commissioner to explain the incident. When asked why she, and not the village leaders, should write the letter, she replied that the village leadership did not know how to write letters. "Big people have no time to read long letters and you should know how to convince them. [The village leadership] have seen us how we succeed and now they consult us for various matters". This is an indication of the high regard in which the community holds the Tweyambe Fishing Enterprise. Nevertheless, there are additional problems that the TFE faces.

Project management problems

Members of the TFE had typically attained fairly low education levels. Of the 14, only nine had successfully completed primary education, two had no education at all and three had not completed primary education. Therefore, most of them were either illiterate or semi-illiterate. "Our stagnation", said one member, "is due to poor education. We cannot communicate with the outside world directly. We have to ask officials to do that, and this is a hindrance to us".

The group believed that education could be a key influencing factor in determining their roles in society. This confirms Mutoro's (1997) views stating that women are aware that their lack of education affects the direction of their lives and their limited opportunities. The group's members felt quite strongly about the negative effects of their poor education and the way it has affected their histories. Said one, "If someone speaks English I understand few words but I cannot answer". A fish marketing study conducted along the Tanzanian part of Lake Victoria in 1998 found that the extent of training amongst fish traders and processors was low (SEDAWOG, 1999). Out of 198 fish traders and processors interviewed, only 6% had knowledge on book-keeping and 2% of fish processing. Of these, only 3 (2%) of the total respondents were women (SEDAWOG, 1999). The Tweyambe Fishing Enterprise was able to benefit from some training opportunities offered by the Kagera Fisheries Project. These include training on group management and leadership roles, accountancy management procedures and gender awareness.

Nevertheless, this creation of awareness, empowerment and the building of consciousness was limited to only a few of the TFE's members. The leaders of the Tweyambe group appeared to have been more exposed and knowledgeable than other group members. Any information received by the leaders, however, was conveyed to the members of the group in both Kiswahili and Haya, thereby diffusing, to some extent, the knowledge that they had acquired.

Problems with interference by men

The TFE relies, and is dependent, on men for many things, including the provision of advice. The TFE had, however, experienced problems in their relationships with men on a number of occasions. The group revealed that, although the group had gained respect through their association with donor agencies and the government, this had also caused some members of the community to be very jealous of them. During the study, it was learned that some of the men in Ruhanga demanded full involvement in the women's fishing activities. They wanted the project to be seen as one for the entire community, including both members and non-members. They also wanted to participate in the selection of crew members and engine operators. Men, especially those married to members in the group, demanded financial accountability. They wanted to know the exact income from the women's group and hence interfered with the planning and operations of investment. As the TFE treasurer⁸ commented, "Men always question us on how much do we have from our group; as a leader it is hard to give such information and it is also immoral to go against my leadership ethics...One time I had to sleep in a banana farm. I almost broke my marriage because of group funds. My husband forced me to give him Tshs. 100,000.00 for his court case but finally we resolved it".

Another exceptional case was one in which a male fisher demanded the control of a TFE outboard engine because his wife was the chairperson of the group. When the engine was brought to the group, they scheduled a period for testing, and the engine was passed on to the chairperson's husband for the task. After two days of testing, the man disappeared with the engine amongst fishing grounds out by the islands for two weeks. Neither of his wives knew where he had gone. Finally, the TFE held a meeting, which resulted in the resignation of the chairperson. In Vihiga District of Kenya, Mutoro (1997) found that many of the men who belonged to, or were associated with, women's groups 'advisors' were found to be 'crafty' and 'sly'.

Ruhanga's women play a major role in the maintenance of their families through, for example, their contributions to household subsistence. Women from polygamous households sometimes complained that it was difficult for their husbands to care for all of their wives and children, and because of that, some wives were neglected. Such women had to work hard to bring up their children, and found it a burden to stay with husbands who did not support the family financially. "In our society, it is very hard for a women to leave a marriage, and for that reason it is very hard for me to leave the house. I have four children and they are now schooling. How do I leave them in that house? I am now baby sitting my husband as well, who does nothing from morning to evening though he used to be a prominent fisher in this village", one of the women remarked.

Ruhanga's women claimed to experience many problems. They insisted that they do not mind doing household work, but would like husbands to be responsible and concerned with overall production for households, and to appreciate the contributions of women to their livelihoods. Women complained about men hanging around all the time in the main village fish market throughout the day, and coming home afternoon and evening to demand meals. Historically, women in this part of the world have tended to be controlled rather than being the controller of labour as far as men are concerned.

Between 70 and 80% of all farming carried out in Africa is done by women (Sigot and Thrupp, 1995). Ruhanga is no exception, where women uphold cultures and traditions that govern the use of natural resources. Lake and land resources are their first and foremost resource bases, and women dominate the management of farming activities. They grow plantains (*matoke*), which they will normally interplant with maize, beans, cassava and yams. The main cash-crop in Ruhanga is coffee.

The land around Ruhanga is rock-strewn and hilly, and, because of this, there is a shortage of arable land. As a result, not many of Ruhanga's inhabitants own coffee farms. Men will normally buy pesticides, and participate in spraying, pruning and planting the coffee trees. Women cut the grass around the bushes, and distribute mulch to control weeds. Everyone in the family carries out harvesting.

⁸ Claudia Gabone, former Treasurer, now Secretary, to the TFE. Interview, 16-12-99.

The beans are sold to the Kagera Coffee Co-operative Unions, a procedure which is carried out by men, and who often do not tell their wives how much money they have made from the transaction, let alone share any of the proceeds.

Problems of fish marketing

As pointed out earlier, Ruhanga beach is not accessible by car transport. The main fish buyers to the landing are bicycle traders from different villages in Muleba district, virtually all of whom are male. From the landing, the men cycled long distances, delivering fish from one house to another. They normally whistle or sound their horns to alert the villagers of their arrival. Absence of alternative markets on which to sell their fish was another difficulty faced by the TFE's members. This ensured that they were forced to accept whatever prices buyers offered. "We can't afford selling the fish on distant markets. Transport is a big problem, accompanied by lack of a well established market in our village". Going from one village to another, and from one house to another house, posed a lot of difficulties for these women.

Much research work on Lake Victoria suggests that the fish trade is dominated by women (cf. Abila, 1994; Maembe, 1990). Recent work on the Tanzanian sector of Lake Victoria suggests that this is no longer the case: out of 198 fish traders and respondents interviewed in 1998, 78% were male (SEDAWOG, 1999). This situation is reflected on Ruhanga. Here, the TFE's members explained, when selling their fish, it was necessary for them to make prior arrangements with (male) buyers to assure a guaranteed market. This was particularly the case during the farming seasons, when many buyers would turn to their farms. In the fish trade, the TFE's main competitors are men, most of whom are also fishers. The fish auctions at the landing are controlled by these men, and the TFE's women acknowledged that they could easily be out-competed by these people, possibly even be destroyed. There was, they explained, an understanding between them and these fishers, which was especially useful out on the lake when the TFE's boats ran into trouble.

The TFE's members explained that men now dominated fish trading activities on the landing. There used to be more women coming here, not only from the lake hinterland, but from other parts of the country and even from across the border in Rwanda and the Democratic Republic of the Congo (DRC). The high cost of this international trade, along with the political and civil instability in Rwanda and the DRC, and the poor state of the roads, has severely damaged this trade. The women are also vulnerable to international market fluctuations further away. When the EU closes the markets for Nile perch, for whatever reason, the price for this fish may drop so low that they barely cover production costs.

Problems of inadequate technical knowledge

The women's lack of technical knowledge about fishing equipment has added to their problems and forced them to rely on men. For example, after one of their boats, along with an outboard engine, had been purchased, it was only with time that they noticed that the engine was too large for this size of boat. As a result, fuel consumption was unnecessarily high. Had they known before, they would have bought a larger boat.

Time allocation problems

The women of the TFE say that they have achieved as much as they have through their dedication and the amount of time they have invested in the group. In Tanzania, women work an average 3,069 hours per year, compared with 1,829 for men, because they have to manage both productive activities along with the maintenance of their households (Sigot and Thrupp, 1995). It is of no surprise then that the group has explored various ways of trying to free some time for themselves. The establishment of the nursery school mentioned earlier was, in part, aimed at freeing up time so that group members could participate more in group activities.

In a focus group discussion, the women of the TFE agreed that, in many ways, they perceived themselves as having the primary responsibility for the economic well-being of their families. Finding the time for their group activities was hard and they had to create a few rules and incentives to make sure the members did whatever the group decided. For example, a fish is given to the person who is arranging food for crew members and orchestrating fish sales on the landing. The group has a schedule of activities, which defines how each member uses her time, and which will allocate time for group activities and her other farming or domestic activities.

The members of the TFE explain that they have adopted a strategy of income diversification, with a view to protecting their households from hunger. When the TFE had first started, the women had sold plantains, groundnuts, cassava, yams, second-hand clothes, tea and buns, fresh beans and sweet potatoes along the village's market streets. It was in this way, the women argue, that their husbands and children came to realise that the TFE is not some extension of households which they can exploit, but a separate entity.

Socio-cultural problems and household chores

Women in Ruhanga are consistently responsible for day-to-day activities such as caring for children, cooking, cleaning the house, fetching water, collecting grass for their animals, and general house keeping. This confirms Jane Guyer's, (1988) view that domestic duties will occupy almost half of a woman's time. The Haya people are unlike many other ethnic groups in Africa in that women do not collect the firewood. Some women thought that this might be because men were unable to believe that women could disappear in search of firewood for hours at a time. Other believed that it was a practise originating from their grandfathers' times, and men have come to accept these duties. Other women suggested more pragmatic reasons: "If there is no fire wood at home I don't cook and my husband knows," explained one respondent. Whatever the case, this example shows how it is that traditional beliefs can determine aspects of Ruhanga's sexual divisions of labour.

As described above, sexual divisions of labour within Ruhanga are strong, and in many respects these may be defined by what are perceived to be women's and men's roles within Ruhanga's household economies. The TFE members were asked whether or not they thought things had changed with time. Most women concurred with the idea that economic hardship and the roles played by the women in the household budgets have changed men's attitudes. They said that men have realised that they can no longer provide for their families by themselves, and that both men and women are forced by the prevailing economic conditions to devise strategies for their mutual survival. "When we buy and prepare the meals, pay school fees, buy clothes for the children and sometimes buy small gifts as a surprise, men see it and realise our potential, although they don't appreciate it. Quietly, they feel offended by our initiative", one woman remarked⁹.

Lack of funds

Recent work on the Tanzanian sector of Lake Victoria provides an indication of some of the problems that small-scale fish traders and processors face (Table 3). Irrespective of gender, the two dominant problems are those of transport and the availability of adequate funds.

⁹ Alfredina Mtoizi, former TFE group Secretary, now Treasurer. Interview 16-12-99.

Problem	Females	Males
Lack of funds:	10 (23%)	19 (12%)
Transport problems:	10 (23%)	51 (33%)
Poor fish supplies:	0 (-)	8 (5%)
High market fees:	6 (14%)	7 (5%)
Too few buyers:	2 (5%)	9 (6%)
Others:	15 (35%)	55 (36%)
No problems	0 (-)	5 (3%)
Totals	43 (100%)	154 (100%)

Table 4: Major Problems for artisanal fish traders and processors (Source: SEDAWOG, 1999).

At Ruhanga, TFE's members complained that the lack of funds with which to expand their businesses was one of the major bottlenecks that they faced. Weekly membership contributions to the group remain low and, in any case, are re-distributed to members as part of the group's revolving credit scheme. In most cases, the money gained in this way was used by members on family needs, confirming the view that most of African women's incomes will be spent on the household, unlike men's incomes (Jiggins, 1989). The Tweyambe Fishing Enterprise's income from their transport business has also faltered with the arrival of a competing male business. In order to minimise competition, the two businesses have agreed on a schedule that provides each with equal opportunities. Nevertheless, this income source has, in effect, been halved.

Conclusion and recommendations

A number of key issues indicate the value of the Tweyambe Fishing Enterprise to the community and its relevance for community-based co-managerial initiatives. The benefits accrued from this group to the community as a whole cannot be over-emphasised. It is necessary to understand that people, especially poor women, are capable of promoting their own development if their efforts and initiatives are recognised and supported. A useful role for the Tanzanian Government and other development agencies is to consider adopting policies that support women's groups in their attempts to break through some of the constraints they face. This means support not just for income-earning opportunities, but for advocacy, mobilisation in the public sphere, and ensuring that women's voices are heard in all the main decision-making processes, and not just in some small, isolated, women's bureaucracy.

Most development efforts in Tanzania have tended to discount the potential contributions of women to its economy and society, and fail to mobilise benefits from this vital human resource. There is a persistent misconception in Tanzania that the value of women's contributions to economy and society is adequately recognised. It is further believed that their needs and interests will be satisfied if they are made the beneficiaries of certain welfare programmes¹⁰. Available evidence suggests that by working with more women's groups, the reach of extension services can be doubled and costs reduced. The result would be greater food security for rural families.

It is high time that development projects and programmes emphasise the integration of women in sector-focused programmes (such as agriculture and fisheries). This should be in ways that addresses women's dual responsibilities of income generation and family care. Women's interests should be built into the design of programmes aimed at obtaining sustainable resource management. For example, the role of women in agricultural or fisheries production strategies that aim at food security must be given prominence, particularly within an African setting.

A gender-sensitive approach to development is not just a political imperative, but also a basic condition for sustainable economic and social progress (UNEP, 1995).

¹⁰ Thadeus Buberwa, Senior Co-operative officer for the Kagera Region. Interview, 15-12-99.

It requires changes in all societies, not only in Kagera fishing and farming communities, but also in Tanzania as a whole. It calls for radical changes, particularly in those areas where perceptions of women's inferiority to men continue to prevail. Women in Ruhanga must also learn how to mobilise themselves to work more in partnership with men to avoid problems and also to meet the general challenges their society faces.

Currently, the East African fisheries social scientists on Lake Victoria advocate co-management as a viable management strategy for the lake. Such a management system advocates a partnership arrangement between the government and resource users.

This study provides the lesson that when people consider themselves to be a member of a group, they are able to collectively achieve more. Groups with such characteristics might be better able to work hand-in-hand with government agencies to handle some of the aspects of fisheries resource management. As Cremer and van Vugt (1998) argue, when a collective identity is reinforced, people will be more willing to pursue collective goals and contribute more to collective welfare.

Further research is needed to investigate the various issues that concern women's groups in Kagera. Research topics should include how to increase women's economic productivity and the alleviation of their traditional roles in households; and how to increase the participation of women in decision-making and access to, and control of, various resources to alleviate the constraints that they face. It is also important to understand the time constraints that women face and how these may be alleviated. Eventually, these research outcomes will help to enhance the co-management of the fisheries sector and other interrelated resources, such as wetlands, forests and land in the region.

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